Certificate Number: 05781-PAE-DE-032417337

Bankruptcy Case Number: 19-10608



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 10, 2019, at 11:43 o'clock AM PDT, Judy Nelsen completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 10, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President